IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

A plan with the potential to maximise your returns and your dreams.

Key Benefits:

- Automatic Transfer Strategy (ATS)*
- Choice of 4 portfolio strategies#
- Get Life Cover

*The minimum transfer amount under ATS is ₹2,000. Once selected, ATS will be renewed and would be regularly processed for the entire term of the policy or until the Company is notified, through a written communication, to discontinue the same. # The Policyholder can only have his funds in one of the Portfolio Strategies.

ICICI Pru LifeTime Classic

A Non-Participating Linked Individual Savings Life Insurance Plan

ICICI PRUDENTIAL LIFE INSURANCE

ICICI Pru LifeTime Classic – A Non-Participating, Linked, Individual, Savings Life Insurance Plan

This is a unit linked non-participating individual savings life insurance plan. In this policy, the investment risk in investment portfolio is borne by the Policyholder. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

You have dreams for yourself and the ones you love. You need a financial plan that helps you achieve these dreams while protecting them in adverse situations.

With this objective in mind, we present ICICI Pru LifeTime Classic – a protection and savings oriented unit linked life insurance plan. This plan offers you a life insurance cover to protect your family in case of your unfortunate demise along with multiple choices on how to save to help you achieve your financial goals.

Why should you save in ICICI Pru LifeTime Classic

Choice of 4 portfolio strategies to match your needs.

1. Target Asset Allocation Strategy: Allocate your savings between two funds as per your risk appetite and maintain the allocation with quarterly rebalancing
2. Trigger Portfolio Strategy 2: Takes advantage of substantial market swings
3. LifeCycle based Portfolio Strategy 2: A unique and personalized strategy to create an ideal balance between equity and debt, based on your age
4. Or you can allocate your savings in any of the available funds through Fixed Portfolio Strategy

Choice of protection level: Choose the level of protection that suits your needs

Wealth Boosters: Once every 5 years starting from the end of the 10th policy year

Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

How does the policy work?

- Decide your premium amount and the premium payment option
- Select the Sum Assured as per your protection needs
- Choose the Portfolio Strategy
- On maturity of your policy, receive your maturity benefit as a lump sum or as a structured payout through Settlement Option to meet your financial goals
- In case of your unfortunate death during the policy term your family will get the death benefit

Choice of four portfolio strategies

Target Asset Allocation Strategy

This strategy enables you to choose an asset allocation that is best suited to your risk appetite and maintains it throughout the policy term.

You can allocate your premiums between any two funds available with this policy, in the proportion of your choice. Your portfolio will be rebalanced every quarter to ensure that this asset allocation is maintained.

The re-balancing of units shall be done on the last day of each policy quarter. If the last day of the quarter is a non-working date, then the next working day's NAV will be applicable. You can avail this option at inception or at any time later during the policy term.

Trigger Portfolio Strategy 2

Maintaining a pre-defined asset allocation is a dynamic process and is a function of constantly changing markets. The Trigger Portfolio Strategy 2 enables you to take advantage of substantial equity market swings.

Under this strategy, your savings will initially be distributed between two funds Multi Cap Growth Fund, an equity oriented fund, and Income Fund - a debt oriented fund in a 75%: 25% proportion. The fund allocation may subsequently get altered due to market movements. We will re-balance funds in the portfolio based on a pre-defined trigger event.

Working of the strategy:

- The trigger event is defined as a 10% upward or downward movement in NAV of Multi Cap Growth Fund, since the previous rebalancing. For determining the first trigger event, the movement of 10% in NAV of Multi Cap Growth Fund will be measured vis-à-vis the NAV at the inception of your strategy.

- On the occurrence of the trigger event, any fund value in Multi Cap Growth Fund which is in excess of three times the Income Fund, fund value is considered as gains and is transferred to the liquid fund - Money Market Fund by cancellation of appropriate units from the Multi Cap Growth Fund. This ensures that gains are capitalized while maintaining the asset allocation between Multi Cap Growth Fund and Income Fund at 75%:25%.

- In case there are no gains to be capitalized, funds in Multi Cap Growth Fund, Income Fund and Money Market Fund are redistributed in Multi Cap Growth Fund and Income Fund in 75:25 proportion.

Fixed Portfolio Strategy

This strategy enables you to manage your savings actively. Under this strategy, you can choose to save your monies in any of the following fund options in proportions of your choice. You can switch monies amongst these funds using the switch option.

The details of the funds are given in the table below:

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Focus 50 Fund: To provide long-term capital appreciation from equity portfolio invested predominantly in top 50 stocks. SFIN: ULIF 142 04/02/19 FocusFifty 105	Equity and Equity Related Securities	90%	100%	High
	Debt	0%	10%	
	Money Market and Cash	0%	10%	
India Growth Fund: To generate superior long-term capital appreciation by investing at least 80% in a diversified portfolio of equity and equity related securities of companies whose growth is propelled by India's rising power in domestic consumption and services sectors such as Automobiles, Retail, Information Technology, Services and Energy. SFIN: ULIF 141 04/02/19 IndiaGrwth 105	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Opportunities Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related,Consumption -related and Human Capital leveraged industries. SFIN: ULIF 086 24/11/09 LOpport 105	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
Multi Cap Growth Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies. SFIN: ULIF 085 24/11/09LMCapGro105	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
Bluechip Fund: To provide long-term capital appreciation from equity portfolio predominantly invested in large cap stocks. SFIN: ULIF 087 24/11/09 LBluChip 105	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Maximiser V: To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments of large and mid cap stocks. SFIN: ULIF 114 15/03/11 LMaximis5105	Equity and Equity Related Securities	75%	100%	High
	Debt	0%	25%	
	Money Market and Cash	0%	25%	
Maximise India Fund: To offer long term wealth maximization by managing a diversified equity portfolio, predominantly comprising of companies in NIFTY 50 & NIFTY Junior indices. SFIN: ULIF 136 11/20/14 MIF 105	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
Value Enhancer Fund: To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments in sectors that are emerging or witnessing a inflection in growth trajectory. SFIN: ULIF 139 24/11/17 VEF 105	Equity and Equity Related Securities	85%	100%	High
	Debt	0%	15%	
	Money Market and Cash	0%	15%	
Multi Cap Balanced Fund: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments. SFIN: ULIF 088 24/11/09 LMCapBal 105	Equity and Equity Related Securities	0%	60%	Moderate
	Debt	20%	70%	
	Money Market and Cash	0%	50%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Active Asset Allocation Balanced Fund: To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. SFIN: ULIF 138 15/02/17 AAABF 105	Equity and Equity Related Securities	30%	70%	Moderate
	Debt	30%	70%	
	Money Market and Cash	0%	40%	
Secure Opportunities Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity. SFIN: ULIF 140 24/11/17 SOF 105	Debt	60%	100%	Low
	Money Market and Cash	0%	40%	
Income Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity. SFIN: ULIF 089 24/11/09 LIncome 105	Debt	40%	100%	Low
	Money Market and Cash	0%	60%	
Money Market Fund: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund. SFIN: ULIF 090 24/11/09 LMoneyMkt 105	Debt	0%	50%	Low
	Money Market and Cash	50%	100%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Balanced Advantage Fund: To generate superior long-term returns from a diversified portfolio of equity and debt securities. The equity allocation is to be changed dynamically based on market conditions and relative attractiveness versus other asset classes SFIN: ULIF 144 03/06/21 BalanceAdv 105	Equity and Equity Related Securities	65%	90%	High
	Debt Instruments	10%	35%	
	Money Market and Cash	0%	35%	
Sustainable Equity Fund: To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards. SFIN: ULIF 145 03/06/21 SustainEqu 105	Equity and Equity Related Securities	85%	100%	High
	Debt Instruments	0%	15%	
	Money Market and Cash	0%	15%	
Mid Cap Fund: To generate superior long term returns by investing in mid cap stocks, predominantly those forming part of the Midcap Index. SFIN: ULIF 146 28/06/22 MidCapFund 105	Equity and Equity Related Securities	85%	100%	High
	Debt Instruments	0%	15%	
	Money Market and Cash	0%	15%	
Mid Cap Hybrid Growth Fund: To generate superior risk-adjusted returns by investing in a combination of mid cap stocks (forming part of the Midcap Index) and highly rated bond instruments. SFIN: ULIF 147 050123 MCHybrdGrt 105	Equity and Equity Related Securities	65%	80%	High
	Debt Instruments	20%	35%	
	Money Market and Cash	0%	15%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Constant Maturity Fund: To provide accumulation of income through investments in debt instruments, predominantly in bonds issued by central, state governments and corporate bonds such that average maturity of the portfolio is 10 years. SFIN: ULIF 148 050123 ConstntMat 105	Equity and Equity Related Securities	0%	0%	Moderate
	Debt Instruments	75%	100%	
	Money Market and Cash	0%	25%	
Mid Cap Index Fund: To generate superior long term returns by investing in companies specifically forming a part of Nifty midcap 150 index. SFIN: ULIF 149 050723 McIndxFund 105	Equity and Equity Related Securities	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
Mid Cap 150 Momentum 50 Index Fund: To generate superior long term returns by investing in the mid-cap companies forming a part of NIFTY MidCap 150 Momentum 50 index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 151 180124 McMomentum 105	Equity and Equity Related Securities	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Multicap 50 25 25 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of Nifty 500 Multicap 50:25:25 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN : ULIF 152 220224 MultiCapIF 105	Equity and Equity Related Securities	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
MidSmall Cap 400 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of NIFTY MidSmall Cap 400 Index, subject to regulatory limits* *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN : ULIF 153 150424 MidSmal400 105	Equity and Equity Related Securities	90%	100%	High
	Debt Money market and cash	0%	10%	
MidSmallCap 400 Momentum Quality 100 Index Fund: To generate superior long-term returns by investing in the mid-cap and small-cap companies forming a part of Nifty MidSmallCap 400 Momentum Quality 100 Index Fund, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 156 251024 MscMomQual 105	Equity and Equity Related Securities	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
Smallcap 250 Momentum Quality 100 Index Fund:To generate superior long-term returns by investing in the small-cap companies forming a part of the Nifty Smallcap 250 Momentum Quality 100 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN:ULIF 157 301224 SmcMom-Qual 105	Equity and Equity Related Securities	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
India Consumption Fund: To generate superior long-term returns by investing in a diversified portfolio of companies that are likely to benefit from India's growing domestic consumption story. This fund offers a unique investment opportunity, leveraging on the rising consumption power in India. SFIN: ULIF 158 170425 IndConsump 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
Nifty Alpha 50 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of Nifty Alpha 50 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 160 290725 AlphaIndIF 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
BSE 500 Enhanced Value 50 Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of BSE 500 Enhanced Value 50 index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 160 290725 AlphaIndIF 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
Sector Leaders Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of BSE India Sector Leaders Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 162 251125 SecLeaders 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
Dividend Leaders 50 Index Fund To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Pru BSE500 Dividend Leaders 50 Index^.	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
^This is a customized index aligned to BSE500 Dividend Leaders 50 Index, subject to IRDAI regulatory requirements. The customized index will constitute the top 50 stocks that have consistently paid dividends over the past 10 years. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 50 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 163 300126 DivLeaders 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	
Smallcap 250 Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of Nifty Smallcap 250 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 164 270226 Smallcp250 105	Equity and Equity Related Securities#	90%	100%	High
	Debt Instruments	0%	10%	
	Money Market and Cash	0%	10%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
BSE Enhanced Value 30 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Pru BSE Enhanced Value Index^ ^This is a customized index aligned to BSE Enhanced Value Index, subject to IRDAI regulatory requirements. The customized index is designed to measure the performance of the 30 companies in the BSE LargeMidCap with the highest valuations based on three fundamental measures - book value-to-price, earnings-to-price and sales-to-price. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 30 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 165 210426 EnhancVF30 105	Equity and Equity Related Securities#	80%	100%	High
	Debt Instruments	0%	20%	
	Money Market and Cash	0%	20%	
Large & Mid Cap Advantage Fund To generate superior long-term returns from a diversified portfolio of equity and equity related securities of predominantly large-cap and mid-cap companies SFIN: ULIF 166 020626 LMidcapAdv 105	Equity and Equity Related Securities#	80%	100%	High
	Debt Instruments	0%	20%	
	Money Market and Cash	0%	20%	

Fund name and its objective	Asset allocation	% (Min)	% (Max)	Potential risk-reward profile
BSE 500 Momentum Value 50 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Pru BSE 500 Momentum Value 50 Index^ ^This is a customized index aligned to BSE 500 Momentum Value 50 Index, subject to IRDAI regulatory requirements. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 50 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 168 170726 500MomVF50 105	Equity and Equity Related Securities#	80%	100%	High
	Debt Instruments	0%	20%	
	Money Market and Cash	0%	20%	

#We may resort to hedging through Index/Stock Futures or Index/Stock options as permitted by IRDAI.

Automatic Transfer Strategy

Within the Fixed Portfolio Strategy you also have the option to select Automatic Transfer Strategy (ATS). If this is chosen you can save all or some part of your savings in Secure Opportunities Fund, Money Market Fund, Income Fund and/or Constant Maturity Fund and transfer a fixed amount in regular instalments into one or more of the following funds: Bluechip Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Value Enhancer Fund, Focus 50 Fund, India Growth Fund, Opportunities Fund, Balanced Advantage Fund, Sustainable Equity Fund, Mid Cap Fund, Mid Cap Hybrid Growth Fund, Mid Cap Index Fund, Mid Cap 150 Momentum 50 Index Fund, Multicap 50 25 25

Index Fund, MidSmall Cap 400 Index Fund, MidSmallCap 400 Momentum Quality 100 Index Fund, Smallcap 250 Momentum Quality 100 Index Fund, India Consumption Fund, Nifty Alpha 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, Sector Leaders Index Fund, Dividend Leaders 50 Index Fund, Smallcap 250 Index Fund, BSE Enhanced Value 30 Index Fund , Large & Mid Cap Advantage Fund or BSE 500 Momentum Value 50 Index Fund.

Similarly, you can choose to save all or part of your savings in one or more of the following funds: Bluechip Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Value Enhancer Fund, Opportunities Fund, Focus 50 Fund, India Growth Fund, Balanced Advantage Fund, Sustainable Equity Fund, Mid Cap Fund, Mid Cap Hybrid Growth Fund , Mid Cap Index Fund, Mid Cap 150 Momentum 50 Index Fund, Multicap 50 25 25 Index Fund, MidSmall Cap 400 Index Fund, MidSmallCap 400 Momentum Quality 100 Index Fund,Smallcap 250 Momentum Quality 100 Index Fund, India Consumption Fund, Nifty Alpha 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, Sector Leaders Index Fund, Dividend Leaders 50 Index Fund, Smallcap 250 Index Fund, BSE Enhanced Value 30 Index Fund, Large & Mid Cap Advantage Fund or BSE 500 Momentum Value 50 Index Fund and transfer a fixed amount in regular instalments into one or more of Secure Opportunities Fund, Money Market Fund, Income Fund and Constant Maturity Fund.

There would be no additional charges for Automatic Transfer Strategy (ATS). The following conditions apply to Automatic Transfer Strategy (ATS).

- This automatic transfer will be done in either weekly, fortnightly, or monthly equal instalments, as per chosen frequency.
- Automatic Transfer Strategy (ATS) would be executed by redeeming the required number of units from fund chosen at the applicable unit value and allocating new units in the destination fund at the applicable unit value.
- At inception, you can opt for a specific transfer date and the transfer will take place as per the chosen frequency. If the date is not mentioned, the funds will be switched on the first day of next month from the receipt of the request and will continue based on instalment

frequency chosen. If the transfer date is a non-valuation date, then the next working day's NAV would be applicable.

Once selected, Automatic Transfer Strategy (ATS) will be renewed and would be regularly processed for the entire term of the policy or until the Company is notified, through a written communication, to discontinue the same. The Automatic Transfer Strategy will not be applicable if the source Fund Value is less than the amount nominated for transfer.

Lifecycle based Portfolio Strategy 2

Your financial needs are not static and keep changing with your life stage. It is, therefore, necessary that your policy adapts to your changing needs. This need is fulfilled by the LifeCycle based Portfolio Strategy 2.

Key features of this strategy

- **Age based portfolio management**

At Policy inception, your savings are distributed between two funds, Multi Cap Growth Fund and Income Fund, based on your age. As you move from one age band to another, your funds are re-distributed based on your age. The age wise portfolio distribution is shown in the table.

Asset allocation details at Policy inception and during the Policy term

Age of Life Assured (years)	Multi Cap Growth Fund	Income Fund
Up to 25	80%	20%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66 +	35%	65%

- Quarterly rebalancing

On a quarterly basis, units shall be rebalanced as necessary to achieve the above proportions of the Fund Value in the Multi Cap Growth Fund and Income Fund. The re-balancing of units shall be done on the last day of each Policy quarter. The above proportions shall apply until the last ten quarters of the Policy are remaining.

- Safety as you approach maturity

As your Policy nears its maturity date, you need to ensure that short-term market volatility does not affect your accumulated savings. In order to achieve this, your savings in Multi Cap Growth Fund will be systematically transferred to Income Fund in ten instalments in the last ten quarters of your Policy.

The Policyholder can only have his funds in one of the Portfolio Strategies.

Benefits in detail

- Death Benefit

In the unfortunate event of death of the Life Assured during the term of the policy the following will be payable to the Nominee, or in the absence of a Nominee the Legal heir.

- In case of Single Pay policies,

Death Benefit = A or B or C whichever is highest

Where,

A = Sum Assured including Top-up Sum Assured, if any

B = Fund Value as available on date of intimation of death or date of foreclosure or date of maturity whichever is earlier

C = Minimum Death Benefit

- In case of Limited Pay and Regular Pay policies,
  - For age at entry less than 50 years,
    Death Benefit = (A+B) or C whichever is higher
    Where,
    A = Sum Assured including Top-up Sum Assured, if any
    B = Fund Value as available on date of intimation of death or date of foreclosure or date of maturity whichever is earlier
    C = Minimum Death Benefit
  - For age at entry greater than or equal to 50 years,
    Death Benefit = A or B or C whichever is highest
    Where,
    A = Sum Assured including Top-up Sum Assured, if any
    B = Fund Value as available on date of intimation of death or date of foreclosure or date of maturity whichever is earlier
    C = Minimum Death Benefit

Minimum Death Benefit will be 105% of the total premiums paid up to the date of death.
In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the death benefit shall not be payable. For policies issued on minor's life, the risk commencement date will be the date of commencement of the policy.

Maturity Benefit

On maturity of the policy, you will receive the Fund Value including Loyalty Additions and Wealth Boosters.

You will have an option to receive the Maturity Benefit as a lump sum or as a structured payout using Settlement Option.

- With this facility, you can opt to get payments on a yearly, half yearly, quarterly or monthly (through ECS) basis, over a period of one to five years, post maturity.
- The first payout of the settlement option will be made on the date of maturity.

- At any time during the settlement period, you/claimant have the option to withdraw the entire Fund Value.
- During the settlement period, the investment risk in the investment portfolio is borne by you/claimant.
- Only the Fund Management Charge, switch charge and mortality charge, if any, would be levied during the settlement period.
- No Loyalty Additions or Wealth Boosters will be added during this period.
- You may avail facility of switches as per the terms and conditions of the policy. Partial withdrawals and Change in Portfolio Strategy (CIPS) are not allowed during the settlement period.
- Rider cover, if any shall cease on the original date of maturity.
- In the event of death of the Life Assured during the settlement period, Death Benefit payable to the claimant as lump sum will be:
  Death Benefit during the settlement period = A or B whichever is highest
  Where,
  A = Fund Value
  B = 105% of total premiums paid
  On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.
- On payment of last instalment of the settlement option, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

Loyalty Additions and Wealth Boosters

The Company will allocate extra units as below provided all due premiums have been paid:

Premium payment option	Loyalty Additions	Wealth Boosters
Limited Pay and Regular Pay	0.10%	1%
Single Pay	0.25%	1.5%

- For single pay policies with a policy term of 5 years, a loyalty addition of 0.25% of the average of daily Fund Values in that same policy year, will be payable at the end of the fifth policy year.
- Each Loyalty Addition will be a percentage of the average of daily Fund Values in that same policy year as mentioned in the table above.
- Wealth Boosters will be a percentage of the average Fund Values on the last business day of the last eight policy quarters.
- Loyalty Additions and Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.
- The allocation of Loyalty Additions and Wealth Boosters is guaranteed and shall not be revoked by the Company under any circumstances.

Switches between funds

If you choose the Fixed Portfolio strategy, you can switch units from one fund to another depending on your financial priorities and savings outlook as many times as you want. Four switches are free in a policy year. Switches in excess of 4 free switches in a policy year will be charged at ₹100 per switch. Unutilized free switches can not be carried forward in next policy year.The minimum switch amount is ₹2,000.

Top-up

You can save any surplus money as Top-up premium, over and above the base premium(s), into the policy.
The following conditions apply on Top-ups:

- The minimum Top-up premium is ₹2,000.
- Your Sum Assured will increase by Top-up Sum Assured when you avail of a Top-up.
- Top-up premiums can be paid any time except during the last five years of the policy term, subject to underwriting, as long as all due premiums have been paid.
- A lock-in period of five years would apply for each Top-up premium for the purpose of partial withdrawals only. Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the 'Top-up' premium, except in case of complete surrender of the policy.
- The maximum number of top-ups allowed during the policy term is 99.

Change in Portfolio Strategy (CIPS)

You have the option to switch amongst the available Portfolio Strategies. You can change your portfolio strategy up to four times in a policy year provided the monies are not in Discontinued Policy Fund. This facility is provided free of cost. Any unutilized Change in Portfolio Strategy (CIPS) cannot be carried forward to the next policy year.

On moving to the LifeCycle based Portfolio Strategy 2 or Trigger Portfolio Strategy 2, the existing Policyholder's funds as well as all future premiums will be allocated between Multi Cap Growth Fund and Income Fund as per the Strategy details mentioned earlier.

On moving to the Target Asset Allocation Strategy or Fixed Portfolio Strategy, the Policyholder must specify the proportions among the choice of funds available in which his existing funds and future premium should be saved.

Premium Redirection

This feature is applicable only if you have opted for the Fixed Portfolio Strategy and provided monies are not in Discontinued Policy Fund. If you have selected Fixed Portfolio Strategy, at policy inception you specify the funds and the proportion in which the premiums are to be saved in the funds. At the time of payment of subsequent premiums, the split may be changed without any charge. This will not count as a switch. This benefit is not applicable for the Single Pay option.

Partial Withdrawal Benefit

Irrespective of the portfolio strategy you select, partial withdrawals are allowed after the completion of five policy years and on payment of all premiums for the first five policy years provided the monies are not in Discontinued Policy Fund. You can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a policy year does not exceed 20% of the Fund Value in a policy year. The partial withdrawals are free of cost.

The following conditions apply on partial withdrawals,

- Partial withdrawals are allowed only after the first five policy years and on payment of all premiums for the first five policy years.
- In the case of minor lives, partial withdrawals shall not be allowed until the minor life insured attains majority i.e. on or after attainment of age 18.
- For the purpose of partial withdrawals, lock in period for the Top-up premiums will be five years or any such limit prescribed by IRDAI from time to time.
- Partial withdrawals will be made first from the Top-up Fund Value, as long as it supports the partial withdrawal, and then from the Fund Value built up from the base premium(s).
- Partial withdrawal will not be allowed if it results in termination of the policy.
- The minimum value of each partial withdrawal is ₹2,000.
    - For Limited Pay and Regular Pay policies, partial withdrawal will be allowed only till the Fund Value reaches two times of the Annualized premium. For Single Pay policies, Partial withdrawal will be allowed only till the Fund Value reaches 20% of the single premium.
    - Under Partial Withdrawal facility, you can choose to opt for Systematic Withdrawal Plan (SWP). This facility allows You to withdraw a pre-determined percentage of the fund value or a pre-determined amount from Fund value regularly. The payouts may be taken monthly, quarterly, half-yearly or yearly, on a specified date and are payable in advance. The first payout is made on the withdrawal start date specified by the policyholder. This facility can be opted at anytime during the policy term. The policyholder may modify or opt-out of the facility by notifying us. All conditions applicable for partial withdrawals such as minimum

and maximum withdrawal amount, age, etc. will be applicable for Systematic Withdrawal Plan as well. Both SWP and Partial withdrawal can be availed simultaneously.

Decrease in Premium

- The premium chosen at the policy inception shall become payable throughout the premium paying term of the policy. Such premium shall be level or uniform and shall not vary over the term of the policy, provided after payment of premiums for first five completed policy years the policy-holder has an option to decrease the premium up to 50% of the original Annualized Premium, subject to the minimum premium limits as mentioned in section ICICI Pru LifeTime Classic at a glance.
- The Sum Assured will get revised as per the Sum Assured Multiple chosen at inception subject to the minimum and maximum limits
- This section is not applicable for Single Pay policies.
- Once reduced, the premium cannot be subsequently increased

Increase / Decrease of Sum Assured

You can choose to increase or decrease your Sum Assured at any policy anniversary during the policy term provided all due premiums till date have been paid and provided monies are not in Discontinued Policy Fund. .

- Increase or decrease in Sum Assured will not change the premium payable under the policy.
- An increase in Sum Assured is allowed, subject to underwriting, before the policy anniversary on which the life assured is aged 60 years completed birthday.
- Decrease in Sum Assured is allowed up to the minimum allowed under the given policy.
- Such increases or decreases would be allowed in multiples of ₹1,000, subject to maximum Sum Assured multiple limits. Any medical cost for this purpose would be borne by you and will be levied by redemption of units.

Increase in Premium Payment Term

- Provided all due premiums have been paid, you can choose to increase the Premium Payment Term by notifying the Company
- Such increase will have to be notified to the Company before the end of the existing premium payment term
- This can be exercised multiple times during the policy term, and the revised premium payment term cannot exceed Policy Term.
- Decreasing the Premium Payment Term is not allowed.

This benefit is not applicable for the Single Pay option.

Increase/Decrease in Policy Term

This section is applicable only for Single Pay policies.

- You can choose to increase or decrease your policy term by notifying the Company.
- Increase or decrease in terms is allowed subject to the Policy terms allowed under the given policy
- An increase in policy term is allowed, subject to underwriting.

Non Forfeiture Benefits

1.Surrender:

On surrender during the lock-in period, the Fund value, after deducting applicable discontinuance charges shall be credited to the Discontinuance Policy Fund and risk cover and rider cover, if any, shall cease. The fund management charges of the Discontinued Policy Fund will be applicable during this period and no other charges will be applied

You or your Claimant, as the case may be, will be entitled to receive the Discontinued Policy Fund Value, on the earlier of death or the expiry of the lock-in period. Currently the lock-in period is five years from policy inception.

In case of surrender of policy after the lock-in period, the surrender value, as on the date of surrender shall be payable to You. Surrender Value shall be equal to Fund Value.

Upon payment of the Surrender Value, the Policy shall terminate and all rights and benefits under the Policy shall be extinguished.

2.Premium Discontinuance:

i. Premium discontinuance during the Lock-in Period:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium during the Lock-in period , the Fund Value shall be credited to the Discontinued

Policy Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease. It will continue to remain in the Discontinued Policy Fund till the policy is revived by paying due premiums.

We will communicate the status of the policy to you within three months of first unpaid premium providing you the option to revive the policy within the revival period.

i. If you opt to revive but do not revive the policy during the revival period, the Policy shall continue without any risk cover and rider cover, the proceeds of the Discontinued Policy Fund applicable to your policy shall be payable to you at the end of the revival period or the lock in period, whichever is later, and the policy shall terminate and all rights, benefits and interests will stand extinguished. In respect of revival period ending after lock-in period, the policy will remain in Discontinued Policy Fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.

ii. If you do not exercise the option to revive the policy, the policy shall continue without any risk cover and rider cover, if any, the policy fund shall remain invested in the Discontinued Policy Fund. At the end of lock-in period, the proceeds of the Discontinued Policy Fund shall become payable to you and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished.

you have an option to surrender the policy anytime and proceeds of the Discontinued Policy Fund shall become payable to you at the end of lock-in period or date of surrender whichever is later and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished.

ii. Premium discontinuance after the Lock-in Period:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after the lock in period the policy will be converted into a reduced paid-up policy with paid-up sum assured. The policy shall continue to be in reduced paid-up status without rider cover, if any,

Reduced paid-up Sum Assured = Original Sum Assured X (total number of months for which premiums have already been paid / [premium payment term X 12])

On death of the Life Assured during this period, the Death Benefit as mentioned in Benefit in Detail section, shall be payable. However, the Sum Assured shall be revised to Reduced Paid Up Sum Assured as mentioned above. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only, unless you choose option 3 as detailed below, in which case mortality charges shall be deducted as per the Original Sum Assured

#For treatment thereafter, please refer to the sections on Treatment of the policy while monies are in the DP Fund and policy revival.

We will communicate the status of the policy to you within three months of first unpaid premium providing you the following options to exercise:

Option 1: Revive the policy within the revival period of three years

Option 2: Complete withdrawal of the policy

Option 3: Continue the policy till the revival period with Original Sum Assured

If you choose option 1 but do not revive the policy during the Revival period or before the Date of Maturity, whichever is earlier , the Fund Value as applicable at the end of the revival period or the Maturity benefit as payable on Date of Maturity (in case the date of maturity falls within the revival period) shall become payable to You, and the policy shall terminate and all rights, benefits and interests will stand extinguished.

If you choose option 2, the policy will be surrendered and the Surrender Value shall become payable to you and the policy shall terminate and all rights, benefits and interests will stand extinguished..

If you choose option 3, the policy will continue with Original Sum Assured till the end of the Revival period or Date of Maturity, whichever is earlier. The Fund Value(as applicable at the end of the Revival period) or the Maturity benefit (as payable on Date of Maturity) shall become payable to you and the policy shall terminate and all rights, benefits and interests will stand extinguished.

If you do not choose any of these options, the policy shall continue to be in reduced paid up status. At the end of the revival period or on Date of Maturity, whichever is earlier, the Fund Value(as applicable at the end of the Revival period) or the Maturity benefit (as payable on Date of Maturity)shall become payable to you and the policy shall terminate and all rights, benefits and interests will stand extinguished.

You will have an option to surrender the policy anytime. On surrender, Surrender Value shall become payable to you and the policy shall terminate and all rights, benefits and interests will stand extinguished.

Treatment of the policy while monies are in the Discontinued Policy Fund

While monies are in the Discontinued Policy Fund:

- Risk Cover, Rider Cover and Minimum Death Benefit will not apply
- A Fund Management Charge of 0.50% p.a. of the Discontinued Policy Fund will be made. No other charges will apply
- From the date monies enter the Discontinued Policy Fund till the date they leave the Discontinued Policy Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4% p.a.

3. Policy revival:

The revival period is three years from the date of first unpaid premium. Revival will be based on the prevailing Board approved underwriting guidelines. Revival is not applicable for Single Pay policies.

In case of revival of a discontinued policy during lock-in period,:

Upon receipt of a request to revive the Policy during the Lock -in period, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges as given below in accordance with the terms and conditions of the policy.

1. Collect from You, all due and unpaid premiums without charging any interest or fee,
2. Levy policy administration charge and premium allocation charges as applicable during the discontinuance period. No other charges shall be levied,
3. Shall add back to the fund, the discontinuance charges deducted, if any, at the time of discontinuance of the policy

In case of revival of a discontinued policy after lock-in period:

Upon receipt of a request to revive the Policy after the Lock-in Period, the Policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the Policy. In case of revival of a discontinued Policy after Lock-in Period, We shall, at the time of revival:

1. Collect from You, all due and unpaid premiums under base plan without charging any interest or fee. You will also have an option to revive the rider.
2. Levy premium allocation charges as applicable during the discontinuance period.
3. No other charges shall be levied.

For the purpose of revival the following conditions are applicable:

a. You, at your own expense, furnish satisfactory evidence of health of the Life Assured, as required by us;
b. Revival of the policy may be on terms different from those applicable to the policy before the premiums were discontinued;

On payment of overdue premiums before the end of revival period, the policy will be revived. On revival, the policy will continue with benefits and charges, as per the terms and conditions of the policy. You shall have an option to revive the policy without or with rider, if any. Monies will be saved in the segregated fund(s) chosen by You at the NAV as on the date of such revival. Revival will take effect only on it being specifically communicated by us to you.

Illustration

Premium payment option: Limited Pay

Premium payment mode: Annual
Total Premiums Paid: ₹7,00,000
Age at entry: 35 years
Premium payment term: 7 years

Amount of instalment premium: ₹1,00,000
Sum Assured: ₹10,00,000
Policy term: 35 years

Assumed investment returns	8% p.a.	4% p.a
Fund Value at Maturity	₹46,82,776	₹11,04,389

The above illustrations are for a healthy male life with 100% of his investments in Maximiser V. The above are illustrative maturity values, net of all charges, taxes. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. The returns shown in the benefit illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.

Charges under the policy

Premium Allocation Charge

Premium Allocation Charge depends on the premium payment option and the premium payment mode chosen. It is deducted from the premium amount at the time of premium payment and units are allocated in the chosen funds thereafter. This charge is expressed as a percentage of premium.

- Single Pay: 3%
- Limited Pay and Regular Pay: For annual mode of premium payment

Year 1 - 5	Year 6-7	Thereafter
6%	4%	2%

For other than annual mode of premium payment

Year 1	Year 2-3	Year 4	Year 5	Year 6-7	Thereafter
6%	5%	4.5%	4%	4%	2%

All Top-up premiums are subject to an allocation charge of 2%.

Fund Management Charge (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value.

Fund	FMC p.a.
Maximiser V	1.35%
Opportunities Fund	1.35%
Multi Cap Growth Fund	1.35%
Bluechip Fund	1.35%
Value Enhancer Fund	1.35%
Multi Cap Balanced Fund	1.35%
Maximise India Fund	1.35%
Active Asset Allocation Balanced Fund	1.35%
Secure Opportunities Fund	1.35%
Income Fund	1.35%
Focus 50 Fund	1.35%
India Growth Fund	1.35%
Money Market Fund	0.75%
Balanced Advantage Fund	1.35%
Sustainable Equity Fund	1.35%
Mid Cap Fund	1.35%

Fund	FMC p.a.
Mid Cap Hybrid Growth Fund	1.35%
Constant Maturity Fund	1.35%
Mid Cap Index Fund	1.35%
Mid Cap 150 Momentum 50 Index Fund	1.35%
Multicap 50 25 25 Index Fund	1.35%
MidSmall Cap 400 Index Fund	1.35%
MidSmallCap 400 Momentum Quality 100 Index Fund	1.35%
Smallcap 250 Momentum Quality 100 Index Fund	1.35%
India Consumption Fund	1.35%
Nifty Alpha 50 Index Fund	1.35%
BSE 500 Enhanced Value 50 Index Fund	1.35%
Sector Leaders Index Fund	1.35%
Dividend Leaders 50 Index Fund	1.35%
Smallcap 250 Index Fund	1.35%
BSE Enhanced Value 30 Index Fund	1.35%
Large & Mid Cap Advantage Fund	1.35%
BSE 500 Momentum Value 50 Index Fund	1.35%
Discontinued Policy Fund	0.50%

Policy Administration Charge

Policy Administration Charge will be levied at the beginning of every month by redemption of units, subject to a maximum of ₹500 per month (₹6,000 p.a.). The policy administration charge will be as set out below:

- Single Pay:

  ₹60 p.m. (₹720 p.a.) for the first five policy years.

- Other than Single Pay:

Policy year	Policy Administration Charge per month(% of Annual Premium payable)
Year 1 to 5	0.1% p.m. (1.20% p.a.)
Thereafter	0.20% p.m. (2.40% p.a.)

Policy administration charge will be charged throughout the policy term.

Mortality Charges

Mortality charges will be levied every month by redemption of units based on the Sum at Risk.
For all Single Pay policies and Limited Pay and Regular Pay policies with age at entry greater than or equal to 50 years
Sum at Risk = Highest of,

- Sum Assured, including Top-up Sum Assured, if any
- Fund Value
- Minimum Death Benefit

Less

- Fund Value

For Limited Pay and Regular Pay policies with age at entry less than 50 years
Sum at Risk = Highest of,

- Sum Assured, including Top-up Sum Assured, if any
- Minimum Death Benefit

The above Sum at Risk value will be set to zero if the value as computed above is negative. Mortality Charge will be deducted on a monthly basis by redemption of units. Mortality Charges will be deducted until the earlier of intimation of death of Life Assured and the end of the policy term.

Indicative annual charges per thousand life cover for a healthy male and female life are as shown below:

Age (yrs)	30	40	50	60
Male (₹)	1.17	2.01	5.32	13.39
Female (₹)	1.13	1.74	4.24	11.58

Discontinuance Charges

Discontinuance Charges are described below.

Single Pay:

Where the policy is discontinued in the policy year	Discontinuance charge	
	Single premium ≤ ₹ 3,00,000	Single premium >₹ 3,00,000
1	Lower of 2% of (SP or FV), subject to a maximum of ₹3,000	Lower of 1% (SP or FV), subject to a maximum of ₹6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of ₹2,000	Lower of 0.70% of (SP or FV), subject to a maximum of ₹5,000
3	Lower of 1% of (SP or FV), subject to a maximum of ₹1,500	Lower of 0.50% of (SP or FV), subject to a maximum of ₹4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of ₹1000	Lower of 0.35% of (SP or FV), subject to a maximum of ₹2,000
5 and onwards	NIL	NIL

Limited Pay and Regular Pay:

Where the policy is discontinued in the policy year	Discontinuance charge	
	Annualized premium ≤ ₹ 50,000	Annualized premium >₹ 50,000
1	Lower of 20% of (AP or FV), subject to a maximum of ₹3,000	Lower of 6% (AP or FV), subject to a maximum of ₹6,000
2	Lower of 15% of (AP or FV), subject to a maximum of ₹2,000	Lower of 4% of (AP or FV), subject to a maximum of ₹5,000
3	Lower of 10% of (AP or FV), subject to a maximum of ₹1,500	Lower of 3% of (AP or FV), subject to a maximum of ₹4,000
4	Lower of 5% of (AP or FV), subject to a maximum of ₹1000	Lower of 2% of (AP or FV), subject to a maximum of ₹2,000
5 and onwards	NIL	NIL

AP: Annualized Premium; SP: Single Premium | FV: Fund Value on the Date of Discontinuance | No Discontinuance Charge is applicable for Top-up premiums.
The Premium Allocation Charges, Discontinuance Charges and Mortality Charges are guaranteed for the term of the policy.

ICICI Pru LifeTime Classic at a glance

Premium payment term

Premium payment option	Premium payment term
Single Pay	Single Premium
Limited Pay	7 years to 30 years
Regular Pay	7 years to 30 years

Minimum/Maximum Policy terms

Limited Pay & Regular Pay:

Age at entry (last Birthday)	Minimum Policy Term (in years)
0 to 45 years	70 years minus Age at entry
46 years to 58 years	65 years minus Age at entry

Maximum Policy Term is equal to Minimum policy term.

Single Pay:

Age	Policy Terms (in years), subject to maximum maturity age		
	For Sum Assured Multiple of 1.10 times	For Sum Assured Multiple of 1.25 times	For Sum Assured Multiple of 10 times
0 to 29	-	30	20
30 to 38	-	30	5
39 to 49	-	30	-
50 to 60	20	-	-

The above maximum policy terms are subject to the maximum age at maturity of 80 years.

Minimum premium	Single Pay: ₹1,00,000 Limited Pay and Regular Pay: ₹30,000 p.a.
Maximum premium	Subject to Board Approved Underwriting Policy
Premium payment modes	Single, Yearly, Half-yearly and Monthly
Sum Assured	

Single Pay:

Age at entry	Min. Sum Assured	Max. Sum Assured
0 to 38 years	1.25 X Single Premium	10 X Single Premium
39 to 49 years	1.25 X Single Premium	1.25 X Single Premium
50 to 60 years	1.10 X Single Premium	1.25 X Single Premium

Note: Sum Assured multiples in between the maximum and minimum limits are not available in Single Pay option

Limited Pay and Regular Pay:

Age at entry	Min. Sum Assured	Max. Sum Assured
0 to 49 years	7 times Annualized Premium	10 times Annualized Premium
50 to 55 years	5 times Annualized Premium	10 times Annualized Premium
56 to 58 years	5 times Annualized Premium	5 times Annualized Premium

Annualized Premium / Annual Premium is the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

Age at entry	Minimum entry age: 0 Maximum entry age: Single Pay: 60 years, Limited Pay/Regular Pay: 58 years
Age at maturity	Minimum maturity age: Single Pay: 18 years, Limited Pay/Regular Pay: 65 years Maximum maturity age: Single Pay: 80 years, Limited Pay/Regular Pay: 70 years
Tax Benefits	Applicable Taxes , if any will be charged extra by redemption of units, as per applicable rates. Premium and any benefit amount received under this policy will be eligible for tax benefit as per the prevailing Income Tax laws.

- For your policy to continue for the entire policy term, premiums must be paid until the end of the selected premium payment term. Please assess whether you can afford to pay these premiums before purchasing the policy.
- Please note that by opting for higher Sum Assured multiples your policy will be more protection oriented.
- As you avail the facility of Top-up, your Sum Assured correspondingly increases by a Top-up Sum Assured. Wherever Top-up is availed, Fund Value includes Top-up Fund Value

Secure your family under Married Woman's Property Act (MWPA)

Through this feature, you have an option to secure the corpus for the benefit of your wife and children as the funds under the policy cannot be attached by creditors and claimants*.

Under section 6 of the Married Woman's Property Act, 1874, a married man can take an insurance policy on his own life, and express it to be for the benefit of his wife and children. When such intent is expressed on the face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries and it shall not be subject to the control of the husband, or his creditors, or form part of his estate.

*Unless taken otherwise with the intent to defraud creditors. In case of any third party claim in the Courts of India with regards the insurance proceeds, the amount shall be subject to the judiciary directions.

Please seek professional legal advice for the applicability of this provision.

Terms and Conditions

1. Freelook period: On receipt of the policy document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the policy or otherwise and have not made any claim, the policy document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the policy document.

   On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk premium for the period of cover, stamp duty expenses under the policy and expenses borne by us on medical examination, if any.

   The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

2. Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 2025. Taxes , if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.

3. Increase or decrease in premium is not allowed

4. Grace Period: For Limited Pay and Regular Pay policies ,the grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other modes of premium payment commencing from the premium due date. The life cover continues during grace period. In case of Death of Life Assured during the grace period, We will pay the applicable Death Benefit. Grace period is not applicable for Single pay policies.
5. Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about discontinuance of the policy or surrender of the policy, or on the expiry of the grace period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy.

6. A discount of 1% in the year 1 premium allocation charge for a Limited Pay and Regular Pay policies and 0.5% for Single Pay policies is given to customers who buy directly from the Company's website.

7. The Company will not provide loans under this policy.

8. Suicide Clause: If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of the policy or from the date of policy revival, only the Fund Value, , if any, as available on the date of intimation of death or date of foreclosure or date of maturity whichever is earlier, would be payable to the Claimant. Any charges other than Fund Management Charges and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death or date of foreclosure or date of maturity whichever is earlier.

   If the Life Assured, whether sane or insane, commits suicide within 12 months from the effective date of any Top-up, the corresponding Top-up sum assured shall not be considered in the calculation of the death benefit.

9. Foreclosure of the policy: For Limited Pay and Regular Pay policies, After completion of the lock-in period and on payment of all due premiums during lock-in period , if the Fund Value becomes nil, the policy will terminate and no benefits will be payable. For Single Pay policies, after the end of the Lock-in period, if the Fund Value, becomes nil, the policy will terminate and no benefits will be payable. On termination of the policy all rights, benefits and interest under the policy shall be extinguished. A policy cannot be foreclosed before completion of five policy years.

10. Unit Pricing: The NAV for different Segregated Funds shall be declared on all business days (as per investment Regulations). The NAV of each Segregated Fund shall be computed as set out below or by any other method as may be prescribed by regulation:

    [Market Value of investment held by the fund plus Value of Current Assets less Value of Current Liabilities and provisions]
    Divided by,
    Number of units existing under the Fund at valuation date, before any new units are created or redeemed

11. Assets are valued daily on a mark to market basis.

12. Policyholder through a secured login can access the value of policy wise units held by him in the format as per Form D02 prescribed under IRDAI Investment Regulations, 2016.

13. If premiums for the second year onwards are received by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be allocated.

14. Transaction requests (including renewal premiums by way of local cheques, demand draft, switches, etc.) received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV. The cut-off time will be as per IRDAI guidelines from time to time, which is currently 3:00 p.m. For all new business applications received on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.

15. Renewal Premium in Advance: Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Provided, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium. All renewal premiums received in advance will be allocated units at the NAV prevailing on the date on which such premiums become due. However, the status of the premium received in advance shall be communicated to the Policyholder.

16. If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:
    a. If the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the ownership of the policy shall be transferred to the life assured.
    b. If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy.
17. If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her provided the policy is not already assigned . Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and

subject to all liabilities as per the terms and conditions of the policy. If the policy is assigned as per Section 38 of the Insurance Act, 1938, then the vesting of the policy shall be in abeyance till the completion of the assignment. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective.

18. The product is available for sale through online mode.

19. Nomination: Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

20. Assignment: Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

21. Section 41: In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

22. Misstatement & Fraud: Misstatement and Fraud will be as per Section 45 of the Insurance Act, 1938, as amended from time to time.

23. Force Majeure:

a. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.

b. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

c. The Company shall continue to invest as per the fund mandates submitted with IRDAI. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [clause 1(8) of the Schedule III of IRDAI (Actuarial, Finance and Investment Functions of Insurers)] Regulation 2024]in circumstances mentioned under points (a and b) above. The exposure of the fund as per the fund mandates submitted with the IRDAI shall be reinstated within reasonable timelines once the force majeure situation ends.

d. Few examples of circumstances as mentioned [in point 3 (a & b) above] are:

   i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
   ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.
   iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
   iv. in the event of any force majeure or disaster that affects the normal functioning of the Company.

e. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

24. Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1800-2660.

Address:
ICICI Prudential Life Insurance Company Limited,
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 4000104

For more details, please refer to the “Grievance Redressal” section on www.iciciprulife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Company Limited,
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 4000104

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)

155255 (or) 1800 4254 732

Email ID: complaints@irdai.gov.in
Address for communication for complaints by fax/paper:
Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell
Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,
Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time. Refer

https://www.iciciprulife.com/services/grievance-redressal.html for more details

The Company does not express itself upon the validity or accepts any responsibility on the assignment or nomination, in recording the assignment or registering the nomination or change in nomination.

Revision of Charges

The Company reserves the right to revise the following charges at any time during the term of the policy. Any revision will apply with prospective effect, as per permissible regulatory provisions set out by IRDAI and if so permitted by the then prevailing rules, after giving a written notice to the Policyholders. The following limits are applicable:

- Fund Management Charge may be increased up to the maximum allowable as per applicable regulation.
- Policy Administration Charge may be increased to a maximum of ₹500 per month, subject to the maximum permitted by IRDAI, currently a maximum of ₹6000 p.a. applies.
- Switching charge may be increased to a maximum of ₹200 per switch.

Any Policyholder who does not agree with an increase, shall be allowed to surrender the policy and no discontinuance charge will be applicable on surrender of such policies .

Risks of investment in the Units of the Funds

The policyholder should be aware that the investment in the units is subject to the following risks:

- ICICI Pru LifeTime Classic is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks.
- ICICI Prudential Life Insurance Company Limited, ICICI Pru LifeTime Classic, Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Maximiser V, Value Enhancer Fund, Focus 50 Fund, India Growth Fund, Multi Cap Balanced Fund, Income Fund, Secure Opportunities Fund, Maximise India Fund, Active Asset Allocation Balanced Fund, Money Market Fund, Balanced Advantage Fund, Sustainable Equity Fund, Mid Cap Fund, Mid Cap Hybrid Growth Fund, Constant Maturity Fund, Mid Cap Index Fund, Mid Cap 150 Momentum 50 Index Fund, Multicap 50 25 25 Index Fund, MidSmall Cap 400 Index Fund, MidSmallCap 400 Momentum Quality 100 Index Fund, Smallcap 250 Momentum Quality 100 Index Fund, India Consumption Fund, Nifty Alpha 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund Sector Leaders Index Fund, Dividend Leaders 50 Index Fund, Smallcap 250 Index Fund, BSE Enhanced Value 30 Index Fund, Large & Mid Cap Advantage Fund and BSE 500 Momentum Value 50 Index Fund are only names of the Company, policy and funds respectively and do not in any way indicate the quality of the policy, the funds or their future prospects or returns.
- The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of the funds will be achieved.

- The premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and debt markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- The past performance of other funds of the Company is not necessarily indicative of the future performance of these funds.
- The funds do not offer a guaranteed or assured return.
- For further details, refer to the Policy Document and detailed benefit illustration.
- Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, a part of the Prudential group. ICICI Prudential began its operations in Fiscal 2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000.

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of savings and protection products that meet the different life stage requirements of customers..

ICICI PRUDENTIAL LIFE INSURANCE

For more information:
Customers calling from any where in India, please dial 1800 2660
Do not prefix this number with "+" or "91" or "00"
Call Centre Timings: 10.00 am to 7.00 pm Monday to Saturday, except National Holidays.
To know more, please visit www.iciciprulife.com

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

Unit linked insurance products are subject to market risk, which affect the Net Asset Values & the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

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BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
Public receiving such phone calls are requested to lodge a police complaint.

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